

I am in favor of the proposed changes increasing the current appraisal thresholds. This is hopefully going to alleviate the necessity for appraisals, and speed up process when the bank is familiar with the project or properties being looked at. It is believed that we have people that can come about an educated valuation for underwriting purposes. In most cases, our bank CA structure already lends itself to multiple sets of eyes looking at loans approaching 2MM as a safety measure, so more perceived risk is already somewhat mitigated to a large extent.